

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF ARIZONA

In re:

STEVE PANDI and  
EILEEN A QUEZADA,

Debtor(s)

CASE NO. 2:16-bk011585-SHG

INDIVIDUAL DEBTOR ENGAGED IN  
BUSINESS MONTHLY REPORT

MONTH OF

DATE PETITION FILED:

Oct 2016 \*Amended.

10/7/2016

TAX PAYER ID NO. :

xxx-xx-3663

Nature of Debtor's Business:

residential real estate rentals; on-line retail sale of adult diapers

Nature of Co-Debtor's Business:

residential real estate rentals; on-line retail sale of adult diapers

DATE DISCLOSURE STATEMENT FILED

TO BE FILED

12/31/2016

DATE PLAN OF REORGANIZATION FILED

TO BE FILED

12/31/2016

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOLLOWING MONTHLY OPERATING REPORT AND  
THE ACCOMPANYING ATTACHMENTS ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE

RESPONDING PARTY:

ORIGINAL SIGNATURE OF DEBTOR

Steve Pandi

PRINTED NAME OF DEBTOR

03-22-2017

DATE

ORIGINAL SIGNATURE OF CO-DEBTOR

PRINTED NAME OF CO-DEBTOR

DATE

PREPARER:

ORIGINAL SIGNATURE OF PREPARER

Kevin A. Marshall, CPA

PRINTED NAME OF PREPARER

certified public accountant

TITLE

DATE

PERSON TO CONTACT REGARDING THIS REPORT:

PHONE NUMBER:

ADDRESS:

Steve Pandi

(602) 465-0654

6940 W Voltaire Ave, Peoria AZ 85381

FILE REPORT ELECTRONICALLY WITH THE COURT, FILE PAPER COPY WITH U.S. TRUSTEE'S OFFICE

## CURRENT MONTH'S RECEIPTS AND DISBURSEMENTS

	BANK ACCOUNTS				Total
	Alliance	Chase			
	7022	787353536			

Balance at Beginning of Period	504.78	6.29			511.07
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RECEIPTS					
Cash Sales	9657.59	10441.47			20099.06
Accounts Rceivable - Prepetition					
Accounts Rceivable - Postpetition					
Loans and Advances					
Sale of Assets					
Transfers from Other DIP Accounts					
Other (attach list)					
<b>TOTAL RECEIPTS</b>	<b>9657.59</b>	<b>10441.47</b>			<b>20099.06</b>

DISBURSEMENTS					
Business - Ordinary Operations					
Capitol Improvements					
Pre-Petition Debt					
Transfers to Other DIP Accounts					
Other (attach list)	6723.44	4195.91			10919.35
Amazon Business	1843.32	363.03			2206.35
Rental Expenses	727.36	2302.24			3029.6
<b>Reorganization Expenses:</b>					
Attorney Fees					
Accountant Fees					
Other Professional Fees					
U. S. Trustee Quarterly Fee					
Court Costs					
<b>TOTAL DISBURSEMENTS</b>	<b>9294.12</b>	<b>6861.18</b>			<b>16155.3</b>

Balance at End of Month	868.25	3586.58			4454.83
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\*Information provided above should reconcile with balance sheet and income statement amounts

DISBURSEMENTS FOR CALCULATING QUARTERLY FEES	
Total Disbursements From Above	16155.3
Less: Transfers to Other DIP Accounts	
Plus: Estate Disbursements Made by Outside Sources (payments from escrow; 2-party check; etc.)	
<b>Disbursements for Calculating Quarterly Fees (carry forward to page 2)</b>	<b>16155.3</b>

**CASH SUMMARY  
INDIVIDUAL DEBTOR**

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	Post-Petition Debtor-in-Possession Accounts					TOTAL
	Alliance	Chase				
	7022	787353536				

Balance at Beginning of Period	504.78	6.29				511.07
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RECEIPTS						
Wages - Debtor						
Wages - Co-Debtor						
Loans and Advances						
Sale of Assets						
Gifts (money)						
Transfers from Other DIP Accounts						
Other (attach list)	9657.59	10441.47				20099.06
<b>TOTAL RECEIPTS</b>	9657.59	10441.47				20099.06

<b>TOTAL DISBURSEMENTS</b>	9294.12	6861.18				16155.3
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<b>Balance at End of Month</b>	868.25	3586.58				4454.83
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CREDIT CARD ACTIVITY	Dollar Amount of Current Purchase	Interest Charges	Payments Made		Ending Balance
Name Acct #					
Name Acct #					
Name Acct #					

DISBURSEMENTS FOR CALCULATING QUARTERLY FEES:	
Total Disbursements - Individual DIP Accounts (from above)	16,155.30
Plus: Estate Disbursements Made by Outside Sources (payments from escrow; 2-party check; etc.)	
Plus: Payroll Deductions (from page 3)	
Plus: Total Business Disbursements for Calculating Quarterly Fees (from page 4)	
Less: Transfers between debtor-in-possession bank accounts	50.00
<b>Total Disbursements for Calculating Quarterly Fees</b>	<b>16,105.30</b>

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Accrual Basis

**Pandi**  
**Profit & Loss**  
 October 2016

	Alliance 7022	Chase	TOTAL
Ordinary Income/Expense			
Income			
Amazon Income	0.00	10,441.47	10,441.47
Rental Income	9,657.59	0.00	9,657.59
Total Income	9,657.59	10,441.47	20,099.06
Expense			
Amazon Business	1,843.32	363.03	2,206.35
Personal			
Automobile Expense	90.05	94.52	184.57
Bank Service Charges	-13.00	104.00	91.00
Cash Withdrawals	3,302.00	2,276.00	5,578.00
Food	159.37	960.39	1,119.76
Health Expenses	598.43	700.00	1,298.43
Other	260.74	0.00	260.74
Travel Expense	198.95	61.00	259.95
Utilities	726.90	0.00	726.90
Total Personal	5,323.44	4,195.91	9,519.35
Rental Expenses	2,077.36	2,302.24	4,379.60
Transfers	50.00	0.00	50.00
Total Expense	9,294.12	6,861.18	16,155.30
Net Ordinary Income	363.47	3,580.29	3,943.76
Net Income	363.47	3,580.29	3,943.76

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Accrual Basis

**Pandi**  
**Transaction Detail By Account**  
**October 2016**

Type	Date	Num	Name	Memo	Class	Clr	Split	Debit	Credit	Balance
<b>Rental Income</b>										
Deposit	10/03/2016			Deposit	Alliance ...		Cash - Allianc...		2,135.23	2,135.23
Deposit	10/06/2016			Deposit	Alliance ...		Cash - Allianc...		873.90	3,009.13
Deposit	10/06/2016			Deposit	Alliance ...		Cash - Allianc...		1,567.20	4,576.33
Deposit	10/19/2016			Deposit	Alliance ...		Cash - Allianc...		1,426.40	6,002.73
Deposit	10/20/2016			Deposit	Alliance ...		Cash - Allianc...		783.60	6,786.33
Deposit	10/27/2016			Deposit	Alliance ...		Cash - Allianc...		1,042.86	7,829.19
Deposit	10/27/2016			Deposit	Alliance ...		Cash - Allianc...		1,828.40	9,657.59
Total Rental Income								0.00	9,657.59	9,657.59
<b>Amazon Business</b>										
Check	10/05/2016		Aliexpress		Alliance ...		Cash - Allianc...	11.64		-11.64
Check	10/12/2016		Amazon		Alliance ...		Cash - Allianc...	23.49		-35.13
Check	10/27/2016		Go Daddy		Alliance ...		Cash - Allianc...	36.51		-71.64
Check	10/28/2016		Amazon		Alliance ...		Cash - Allianc...	6.99		-78.63
Check	10/28/2016		ARC Air Logistics		Alliance ...		Cash - Allianc...	1,764.69		-1,843.32
Total Amazon Business								1,843.32	0.00	-1,843.32
<b>Personal</b>										
<b>Automobile Expense</b>										
Check	10/03/2016		Cop Parking		Alliance ...		Cash - Allianc...	3.00		-3.00
Check	10/11/2016		QT		Alliance ...		Cash - Allianc...	38.47		-41.47
Check	10/11/2016		Chevron		Alliance ...		Cash - Allianc...	48.58		-90.05
Total Automobile Expense								90.05	0.00	-90.05
<b>Bank Service Charges</b>										
Deposit	10/03/2016			Deposit	Alliance ...		Cash - Allianc...		3.00	3.00
Deposit	10/07/2016			Deposit	Alliance ...		Cash - Allianc...		3.00	6.00
Deposit	10/11/2016			Deposit	Alliance ...		Cash - Allianc...		3.00	9.00
Deposit	10/11/2016			Deposit	Alliance ...		Cash - Allianc...		4.00	13.00
Check	10/21/2016		Alliance Bank		Alliance ...		Cash - Allianc...	5.00		8.00
Check	10/24/2016		Alliance Bank		Alliance ...		Cash - Allianc...	5.00		3.00
Check	10/25/2016		Alliance Bank		Alliance ...		Cash - Allianc...	3.00		0.00
Deposit	10/28/2016			Deposit	Alliance ...		Cash - Allianc...		13.00	13.00
Total Bank Service Charges								13.00	26.00	13.00
<b>Cash Withdrawals</b>										
Check	10/03/2016		ATM		Alliance ...		Cash - Allianc...	103.00		-103.00
Check	10/04/2016	9999	Steve Pandi		Alliance ...		Cash - Allianc...	1,956.00		-2,059.00
Check	10/13/2016		ATM		Alliance ...		Cash - Allianc...	203.00		-2,262.00
Check	10/24/2016		ATM		Alliance ...		Cash - Allianc...	440.00		-2,702.00
Check	10/25/2016		ATM		Alliance ...		Cash - Allianc...	600.00		-3,302.00
Total Cash Withdrawals								3,302.00	0.00	-3,302.00

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Accrual Basis

**Pandi**  
**Transaction Detail By Account**  
**October 2016**

Type	Date	Num	Name	Memo	Class	Clr	Split	Debit	Credit	Balance
<b>Food</b>										
Check	10/07/2016		Bashas		Alliance ...		Cash - Allianc...	58.76		-58.76
Check	10/11/2016		McDonalds		Alliance ...		Cash - Allianc...	23.73		-82.49
Check	10/12/2016		AJs		Alliance ...		Cash - Allianc...	21.74		-104.23
Check	10/25/2016		Fridays		Alliance ...		Cash - Allianc...	15.79		-120.02
Check	10/25/2016		Miami Food		Alliance ...		Cash - Allianc...	39.35		-159.37
<b>Total Food</b>								159.37	0.00	-159.37
<b>Health Expenses</b>										
Check	10/03/2016		Valley Medical Wei...		Alliance ...		Cash - Allianc...	67.90		-67.90
Check	10/03/2016		Ageless Men		Alliance ...		Cash - Allianc...	240.00		-307.90
Check	10/12/2016		European Wax Cen...		Alliance ...		Cash - Allianc...	70.00		-377.90
Check	10/12/2016		North Valley Derma...		Alliance ...		Cash - Allianc...	75.00		-452.90
Check	10/12/2016		European Wax Cen...		Alliance ...		Cash - Allianc...	53.00		-505.90
Check	10/14/2016		European Wax Cen...		Alliance ...		Cash - Allianc...	68.00		-573.90
Check	10/27/2016		EOS Fitness		Alliance ...		Cash - Allianc...	24.53		-598.43
<b>Total Health Expenses</b>								598.43	0.00	-598.43
<b>Other</b>										
Check	10/06/2016		Dollar Learning Fo...		Alliance ...		Cash - Allianc...	14.99		-14.99
Check	10/11/2016		Macy's		Alliance ...		Cash - Allianc...	245.75		-260.74
<b>Total Other</b>								260.74	0.00	-260.74
<b>Travel Expense</b>										
Check	10/25/2016		American Airlines		Alliance ...		Cash - Allianc...	60.00		-60.00
Check	10/25/2016		Foxy S Tamarind		Alliance ...		Cash - Allianc...	66.00		-126.00
Check	10/27/2016		Foxy S Retail		Alliance ...		Cash - Allianc...	33.00		-159.00
Check	10/28/2016		One Travel		Alliance ...		Cash - Allianc...	39.95		-198.95
<b>Total Travel Expense</b>								198.95	0.00	-198.95
<b>Utilities</b>										
Check	10/12/2016		SRP		Alliance ...		Cash - Allianc...	726.90		-726.90
<b>Total Utilities</b>								726.90	0.00	-726.90
<b>Total Personal</b>								5,349.44	26.00	-5,323.44



**Pandi**  
**Transaction Detail By Account**  
**October 2016**

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Accrual Basis

Type	Date	Num	Name	Memo	Class	Clr	Split	Debit	Credit	Balance
<b>Rental Expenses</b>										
Check	10/03/2016		Home Depot		Alliance ...		Cash - Allianc...	65.39		-65.39
Check	10/03/2016		Home Depot		Alliance ...		Cash - Allianc...	38.10		-103.49
Check	10/05/2016		EJS Auction		Alliance ...		Cash - Allianc...	32.21		-135.70
Check	10/07/2016		ATM	Housecleaners	Alliance ...		Cash - Allianc...	203.00		-338.70
Check	10/11/2016		ATM	Maintenance	Alliance ...		Cash - Allianc...	343.00		-681.70
Check	10/11/2016		ATM	Maintenance	Alliance ...		Cash - Allianc...	344.00		-1,025.70
Check	10/21/2016		ATM	Pool mainten...	Alliance ...		Cash - Allianc...	460.00		-1,485.70
Check	10/25/2016		Direct TV		Alliance ...		Cash - Allianc...	320.00		-1,805.70
Check	10/26/2016		Landscape Lighting		Alliance ...		Cash - Allianc...	69.91		-1,875.61
Check	10/28/2016		NV Energy		Alliance ...		Cash - Allianc...	200.00		-2,075.61
Check	10/28/2016		NV Energy		Alliance ...		Cash - Allianc...	1.75		-2,077.36
Total Rental Expenses								2,077.36	0.00	-2,077.36
<b>Transfers</b>										
Check	10/31/2016		Transfer	Transfer to a...	Alliance ...		Cash - Allianc...	50.00		-50.00
Total Transfers								50.00	0.00	-50.00
<b>TOTAL</b>								<b>9,320.12</b>	<b>9,683.59</b>	<b>363.47</b>

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Accrual Basis

# Pandir Transaction Detail By Account October 2016

Type	Date	Num	Name	Memo	Class	Clr	Split	Debit	Credit	Balance
<b>Amazon Income</b>										
Deposit	10/03/2016		Amazon	FDOCJWFP...	Chase		Cash - Chase		62.98	62.98
Deposit	10/03/2016		Amazon	FGMLBKVH...	Chase		Cash - Chase		3,309.30	3,372.28
Deposit	10/03/2016		Chase Quickpay	er 57006288...	Chase		Cash - Chase		250.00	3,622.28
Deposit	10/17/2016		Amazon	DBMXBPGB...	Chase		Cash - Chase		84.53	3,706.81
Deposit	10/17/2016		Amazon	EDFGNDD3...	Chase		Cash - Chase		3,088.38	6,795.19
Deposit	10/31/2016		Amazon	UHO09SWL...	Chase		Cash - Chase		137.53	6,932.72
Deposit	10/31/2016		Amazon	YPXFQFQJ9...	Chase		Cash - Chase		3,508.75	10,441.47
Total Amazon Income								0.00	10,441.47	10,441.47
<b>Amazon Business</b>										
Check	10/04/2016		Amazon	LL WA	Chase		Cash - Chase	39.23		-39.23
Check	10/04/2016		Amazon	LL WA	Chase		Cash - Chase	70.62		-109.85
Check	10/05/2016		Neway Packaging	0 CA	Chase		Cash - Chase	176.69		-286.54
Check	10/06/2016		Aliexpress	10/05	Chase		Cash - Chase	18.97		-305.51
Check	10/06/2016		Amazon	LL WA	Chase		Cash - Chase	16.52		-322.03
Check	10/06/2016		Amazon	LL WA	Chase		Cash - Chase	18.41		-340.44
Check	10/06/2016		Amazon	LL WA	Chase		Cash - Chase	22.59		-363.03
Total Amazon Business								363.03	0.00	-363.03
<b>Personal</b>										
<b>Automobile Expense</b>										
Check	10/03/2016		Shell	10/02	Chase		Cash - Chase	35.10		-35.10
Check	10/27/2016		Chevron	10/26	Chase		Cash - Chase	9.98		-45.08
Check	10/27/2016		Chevron	10/26	Chase		Cash - Chase	49.44		-94.52
Total Automobile Expense								94.52	0.00	-94.52
<b>Bank Service Charges</b>										
Check	10/05/2016		Chase	SEPTEMBER	Chase		Cash - Chase	104.00		-104.00
Total Bank Service Charges								104.00	0.00	-104.00
<b>Cash Withdrawals</b>										
Check	10/03/2016		ATM	144780 10/0...	Chase		Cash - Chase	163.00		-163.00
Check	10/03/2016		ATM	181549 10/0...	Chase		Cash - Chase	403.00		-566.00
Check	10/06/2016		ATM	009044 10/0...	Chase		Cash - Chase	500.00		-1,066.00
Check	10/19/2016		ATM	056554 10/1...	Chase		Cash - Chase	305.00		-1,371.00
Check	10/21/2016		ATM	057211 10/2...	Chase		Cash - Chase	405.00		-1,776.00
Check	10/24/2016		ATM	000328 10/2...	Chase		Cash - Chase	500.00		-2,276.00
Total Cash Withdrawals								2,276.00	0.00	-2,276.00



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Accrual Basis

**Pandi**  
**Transaction Detail By Account**  
**October 2016**

Type	Date	Num	Name	Memo	Class	Clr	Split	Debit	Credit	Balance
<b>Food</b>										
Check	10/05/2016		Bashas	10/05 Purcha...	Chase		Cash - Chase	153.87		-153.87
Check	10/06/2016		Dominos	AZ 10/06	Chase		Cash - Chase	36.62		-190.49
Check	10/19/2016		Big Bamboo	10/17	Chase		Cash - Chase	108.00		-298.49
Check	10/20/2016		Starfish Market	10/18	Chase		Cash - Chase	196.87		-495.36
Check	10/20/2016		The Longboard	10/18	Chase		Cash - Chase	67.00		-562.36
Check	10/24/2016		Pig and Rooster	10/20	Chase		Cash - Chase	50.00		-612.36
Check	10/24/2016		The Beach Bar	10/21	Chase		Cash - Chase	100.00		-712.36
Check	10/25/2016		Starfish Market	10/21	Chase		Cash - Chase	164.26		-876.62
Check	10/27/2016		Quiznos	10/25	Chase		Cash - Chase	20.09		-896.71
Check	10/31/2016		Bashas	10/31	Chase		Cash - Chase	63.68		-960.39
<b>Total Food</b>								960.39	0.00	-960.39
<b>Health Expenses</b>										
Check	10/06/2016		North Valley Ent	10/05	Chase		Cash - Chase	290.00		-290.00
Check	10/20/2016		Ageless Men	AZ 10/18	Chase		Cash - Chase	240.00		-530.00
Check	10/24/2016		The Beauty Lounge	10/20	Chase		Cash - Chase	155.00		-685.00
Check	10/28/2016		Ageless Men	AZ 10/26	Chase		Cash - Chase	15.00		-700.00
<b>Total Health Expenses</b>								700.00	0.00	-700.00
<b>Travel Expense</b>										
Check	10/21/2016		Duty Free	10/19	Chase		Cash - Chase	61.00		-61.00
<b>Total Travel Expense</b>								61.00	0.00	-61.00
<b>Total Personal</b>								4,195.91	0.00	-4,195.91
<b>Rental Expenses</b>										
Check	10/04/2016		APS	05 AZ 1...	Chase		Cash - Chase	552.95		-552.95
Check	10/04/2016		Direct TV	CA 10/04	Chase		Cash - Chase	313.76		-866.71
Check	10/05/2016		Cox	00 AZ 1...	Chase		Cash - Chase	126.23		-992.94
Check	10/05/2016		Landscape Lighting	00 FL 10...	Chase		Cash - Chase	69.91		-1,062.85
Check	10/07/2016		Direct TV	CA 10/07	Chase		Cash - Chase	112.79		-1,175.64
Check	10/11/2016		APS	05 AZ 1...	Chase		Cash - Chase	362.95		-1,538.59
Check	10/11/2016		AT&T	X 10/10	Chase		Cash - Chase	580.00		-2,118.59
Check	10/27/2016		City Services	90 AZ 1...	Chase		Cash - Chase	183.65		-2,302.24
<b>Total Rental Expenses</b>								2,302.24	0.00	-2,302.24
<b>TOTAL</b>								6,861.18	10,441.47	3,580.29

# Alliance Bank

OF ARIZONA

PO Box 26237 • Las Vegas, NV 89126-0237

## ACCOUNT STATEMENT

CITYSCAPE  
ONE EAST WASHINGTON ST  
PHOENIX AZ 85004  
602-629-1776

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[www.alliancebankofarizona.com](http://www.alliancebankofarizona.com)

STEVE PANDI  
CH 11 DIP CASE# 2:15-BK-08302  
6940 W VOLTAIRE AVE  
PEORIA AZ 85381

## SUMMARY OF ACCOUNTS

	Account Number	Balance
PREMIER CHECKING ACCOUNT	****7022	15.46
Total:		15.46

## PREMIER CHECKING ACCOUNT

LAST STATEMENT 09/28/16	1,050.66
8 CREDITS	4,592.33
30 DEBITS	5,627.53
THIS STATEMENT 10/14/16	15.46

## OTHER CREDITS

Date	Description	Amount
09/29	WESTERN ALLIANCE BANK SURCHARGE REBATE 5056	3.00
10/03	WESTERN ALLIANCE BANK SURCHARGE REBATE 5056	3.00
10/03	HOMEAWAY REMITTANCE 7992161:75	2,135.23
10/06	HOMEAWAY REMITTANCE 8020598:75	873.90
10/06	HOMEAWAY REMITTANCE 8020276:75	1,567.20
10/07	WESTERN ALLIANCE BANK SURCHARGE REBATE 5056	3.00
10/11	WESTERN ALLIANCE BANK SURCHARGE REBATE 5056	3.00
10/11	WESTERN ALLIANCE BANK SURCHARGE REBATE 5056	4.00

## CHECKS

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
9999	10/04	1,956.00						

## OTHER DEBITS

Date	Description	Amount
09/29	MERCHANT PAYMENT LOWE'S #1117 8497 WEST THUNDERBIRD R PEORIA AZ 5056	59.43
09/29	Purchase ADT SECURITY*C.MMB1100 800-ADTASAP FL 5056	150.00
09/29	CASH WITHDRAWAL 7525 W THUNDERBIRD PEORIA AZ 5056	243.00
09/30	MERCHANT PAYMENT BASHAS' #120 7586 W. THUNDERBIRD PEORIA AZ 5056	96.45
10/03	Purchase COP PARKING METER PHOENIX AZ 5056	3.00

A Division of Western Alliance Bank, Member FDIC

**To Reconcile Your Checking Account:**

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An \* on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING						STATEMENT OF RECONCILIATION	
Number	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING						TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

**IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT**

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write us at One E Washington Street, Suite 100, Phoenix, AZ 85004, telephone us at (877) 273-2265 or E-mail us at [inquiries@alliancebankofarizona.com](mailto:inquiries@alliancebankofarizona.com) as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED**

**Consumer Revolving Lines of Credit** – We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

**The Annual Percentage Rate and Daily Periodic Rate may vary.**

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL**

If you think there is an error on your statement, write to us at: Western Alliance Bank, 2701 E. Camelback Rd. Suite 110, Phoenix, AZ 85016

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**NOTICE OF FURNISHING NEGATIVE INFORMATION** – We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**DIRECT DEPOSITS** – If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (877) 273-2265 to find out if the deposit has been made.

**OTHER DEBITS**

Date	Description	Amount
10/03	Purchase THE HOME DEPOT #0459 GLENDALE AZ 5056	65.39
10/03	Purchase VALLEY MEDICAL WEIGHT LOS PHOENIX AZ 5056	67.90
10/03	CASH WITHDRAWAL 7525 W THUNDERBIRD PEORIA AZ 5056	103.00
10/03	Purchase AGELESS MEN'S HEALTH AZ GLENDALE AZ 5056	240.00
10/04	Purchase THE HOME DEPOT #0459 PEORIA AZ 5056	38.10
10/05	Purchase ALIEXPRESS 408-748-1200 DE 5056	11.64
10/05	Purchase EJS AUCTION & CONSIGNMENT GLENDALE AZ 5056	32.21
10/06	Purchase Dollar Learning Founda 877-366-6070 CA 5056	14.99
10/07	MERCHANT PAYMENT BASHAS' #120 7586 W. THUNDERBIRD PEORIA AZ 5056	58.76
10/07	CASH WITHDRAWAL 7586 W. THUNDERBIR PEORIA AZ 5056	203.00
10/11	Purchase MCDONALD'S F26394 PHOENIX AZ 5056	23.73
10/11	Purchase QT 430 05004304 PEORIA AZ 5056	38.47
10/11	Purchase CHEVRON 0207333 GLENDALE AZ 5056	48.58
10/11	MERCHANT PAYMENT MACY'S 452 7600 W ARROWHEAD GLENDALE AZ 5056	245.75
10/11	CASH WITHDRAWAL ARROWHEAD-MAL GLENDALE AZ 5056	343.00
10/11	CASH WITHDRAWAL 13950 NORTH 75TH AVENUE PEORIA AZ 5056	344.00
10/12	MERCHANT PAYMENT A.J'S #117 20050 N. 67 AVE. GLENDALE AZ 5056	21.74
10/12	Purchase EUROPEAN WAX CENTER ARR GLENDALE AZ 5056	70.00
10/12	Purchase NORTH VALLEY DERMATOLOGY PEORIA AZ 5056	75.00
10/12	Purchase SRP-POWER-DIST-PAYMENT 602-236-8888 AZ 5056	726.90
10/13	Purchase AMAZON MKTPLACE PMTS AMZN.COM/BILL WA 5056	23.49
10/13	Purchase EUROPEAN WAX CENTER ARR GLENDALE AZ 5056	53.00
10/13	CASH WITHDRAWAL 67TH-BELL GLENDALE AZ 5056	203.00
10/14	Purchase EUROPEAN WAX CENTER ARR GLENDALE AZ 5056	68.00

**INTEREST**

AVERAGE LEDGER BALANCE:	.00	INTEREST EARNED:	.00
INTEREST PAID THIS PERIOD:	.00	DAYS IN PERIOD:	
		ANNUAL PERCENTAGE YIELD EARNED:	.00%

ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES		
	Total for This Period	Total Year To Date
Total Overdraft Fees	\$ .00	\$ .00
Total Returned Item Fees	\$ .00	\$ .00

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**DAILY BALANCE**

Date	Balance	Date	Balance	Date	Balance
09/29	601.23	10/05	125.77	10/12	362.95
09/30	504.78	10/06	2,551.88	10/13	83.46
10/03	2,163.72	10/07	2,293.12	10/14	15.46
10/04	169.62	10/11	1,256.59		





# Alliance Bank

OF ARIZONA

Alliance Bank of Arizona, a division of Western Alliance Bank.  
Member FDIC

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

STEVE PANDI  
CH 11 DIP CASE# 2 15-BK-08302  
6940 W VOLTAIRE AVE  
PEORIA AZ 85381

Last statement: October 14, 2016  
This statement: October 28, 2016  
Total days in statement period: 14

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XXXXXX7022  
( 0)

Direct inquiries to:  
877-273-2265

Alliance Bank Of Arizona  
1 East Washington St  
Phoenix AZ 85004

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THANK YOU FOR BANKING WITH US!

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## Personal Checking

Account number	XXXXXX7022	Beginning balance	\$15.46
Low balance	\$15.46	Total additions	5,094.26
Average balance	\$1,028.76	Total subtractions	4,241.47
Avg collected balance	\$1,028	Ending balance	\$868.25

### DEBITS

Date	Description	Subtractions
10-21	' ATM Withdrawal CASH WITHDRAWAL TERMINAL VIN01243 *PARCEL #6D CRUZ B AY ST. JOHN XXXXXXXXXXXXX5056 10-21-16 2:58 PM	460.00
10-21	' ATM Surcharge SURCHARGE AMOUNT TERMINAL VIN01243 *PARCEL #6D CRUZ B AY ST. JOHN XXXXXXXXXXXXX5056 10-21-16 2:58 PM	5.00
10-24	' ATM Withdrawal CASH WITHDRAWAL TERMINAL VIN01243 *PARCEL #6D CRUZ B AY ST. JOHN XXXXXXXXXXXXX5056 10-23-16 10:39 AM	440.00
10-24	' ATM Surcharge SURCHARGE AMOUNT TERMINAL VIN01243 *PARCEL #6D CRUZ B AY ST. JOHN XXXXXXXXXXXXX5056 10-23-16 10:39 AM	5.00
10-25	' ATM Withdrawal CASH WITHDRAWAL TERMINAL AZ0989 8366 W THUNDERBIRD RD PEORIA AZ XXXXXXXXXXXXX5056 10-24-16 4:20 PM	600.00
10-25	' POS Purchase MERCHANT PURCHASE TERMINAL 444500 FRIDAYS_AM_BAR 08 07 DFW AIRPO TX XXXXXXXXXXXXX5056 10-23-16	15.79

STEVE PANDI  
October 28, 2016

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Date	Description	Subtractions
10-25	' POS Purchase MERCHANT PURCHASE TERMINAL 444500 G MIAMI FOOD AIRPO RT MIAMI FL XXXXXXXXXXXXX5056 10-23-16	39.35
10-25	' POS Purchase MERCHANT PURCHASE TERMINAL 471705 AMERICAN AI 001026 382416ST THOMAS AZXXXXXXXXXXXX5056 10-23-16	60.00
10-25	' POS Purchase MERCHANT PURCHASE TERMINAL 425969 FOXY S TAMARIND BA R LID ST JOHN XX XXXXXXXXXXXXX5056 10-22-16	66.00
10-25	' POS Purchase MERCHANT PURCHASE TERMINAL 469216 DTV DIRECTV SERVIC E 800 347 3 CA XXXXXXXXXXXXX5056 10-24-16	320.00
10-25	' ATM Surcharge SURCHARGE AMOUNT TERMINAL AZ0989 8366 W THUNDERBIRD RD PEORIA AZ XXXXXXXXXXXXX5056 10-24-16 4:20 PM	3.00
10-26	' POS Purchase MERCHANT PURCHASE TERMINAL 443105 LANDSCAPE LIGHTING WORLD813 978 3 FLXXXXXXXXXXXX5056 10-25-16	69.91
10-27	' Transfer Debit TRANSFER TO DEPOSIT ACCOUNT XXXXXX1245	50.00
10-27	' POS Purchase MERCHANT PURCHASE TERMINAL 491016 8683 EOS FITNESS PEORIA AZ XXXXXXXXXXXXX5056 10-25-16	24.53
10-27	' POS Purchase MERCHANT PURCHASE TERMINAL 425969 FOXY S RETAIL LTD ST THOMAS XX XXXXXXXXXXXXX5056 10-22-16	33.00
10-27	' POS Purchase MERCHANT PURCHASE TERMINAL 490641 DNH GODADDY COM 480 50588 AZ XXXXXXXXXXXXX5056 10-26-16	36.51
10-28	' A2A Pmt Debit TERMINAL V001428 NV ENERGY LAS VEGAS NV XXXXXXXXXXXXX5056 10-27-16 6:43 PM	200.00
10-28	' POS Purchase MERCHANT PURCHASE TERMINAL 469216 AMAZON MKTPLACE PM TS AMZN COM WA XXXXXXXXXXXXX5056 10-28-16	6.99
10-28	' POS Purchase MERCHANT PURCHASE TERMINAL 469216 ONETRAVEL COM AIR ONETRAVEL NV XXXXXXXXXXXXX5056 10-28-16	39.95
10-28	' POS Purchase MERCHANT PURCHASE TERMINAL 443106 ARC AIR LOGISTICS INC 310 426 9 CA XXXXXXXXXXXXX5056 10-27-16	1,764.69
10-28	' ATM Surcharge TERMINAL V001428 NV ENERGY LAS VEGAS NV XXXXXXXXXXXXX5056 10-27-16 6:43 PM	1.75

STEVE PANDI  
October 28, 2016

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CREDITS

Date	Description	Additions
10-19	' ACH Credit HOMEAWAY REMITTANCE 161018 8108058:75	1,426.40
10-20	' ACH Credit HOMEAWAY REMITTANCE 161019 8117632:75	783.60
10-27	' ACH Credit HOMEAWAY REMITTANCE 161026 8166291:75	1,042.86
10-27	' ACH Credit HOMEAWAY REMITTANCE 161026 8166022:75	1,828.40
10-28	' Credit ATM SURCHARGE CR	13.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
10-14	15.46	10-21	1,760.46	10-26	141.41
10-19	1,441.86	10-24	1,315.46	10-27	2,868.63
10-20	2,225.46	10-25	211.32	10-28	868.25

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

*Thank you for banking with Alliance Bank Of Arizona*

# To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized amount payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An "x" on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING						STATEMENT OF RECONCILIATION	
Month	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING						TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

## IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

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Write us at One E Washington Street, Suite 100, Phoenix, AZ 85004, telephone us at (877) 273-2266 or E-mail us at [inquiries@westernalliancebankofarizona.com](mailto:inquiries@westernalliancebankofarizona.com) as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, or 30 business days for a new account, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

## METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

**Revolving Line of Credit:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any payments, interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Western Alliance Bank, 2701 E. Camelback Rd., Suite 110, Phoenix, AZ 85016. In your letter, give us the following information:

- **Account information:** Your name and account number.
  - **Dollar amount:** The dollar amount of the suspected error.
  - **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - We can apply any unpaid amount against your credit limit.

**NOTICE OF FURNISHING NEGATIVE INFORMATION:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**DIRECT DEPOSITS:** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (877) 273-2266 to find out if the deposit has been made.

Member FDIC





JPMorgan Chase Bank, N.A.  
P.O. Box 659754  
San Antonio, TX 78265 - 9754

October 01, 2016 through October 31, 2016

Account Number: 000000787353536

00014307 DRE 601 142 30816 NNNNNNNNNN T 1 000000000 D2 0000

STEVE PANDI  
DBA ABDL - SUPPLY  
21229 N 52ND AVE  
GLENDALE AZ 85308-9366

#### CUSTOMER SERVICE INFORMATION

Web site: Chase.com  
Service Center: 1-800-242-7338  
Deaf and Hard of Hearing: 1-800-242-7383  
Para Espanol: 1-888-622-4273  
International Calls: 1-713-262-1679



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#### CHECKING SUMMARY

Chase Performance Business Checking

	INSTANCES	AMOUNT
<b>Beginning Balance</b>		<b>\$6.29</b>
Deposits and Additions	7	10,441.47
ATM & Debit Card Withdrawals	39	- 6,757.18
Fees	1	- 104.00
<b>Ending Balance</b>	<b>47</b>	<b>\$3,586.58</b>

#### DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
10/03	Amznitrgzku Marketplac K31Rfgmlbkvhgc9 CCD ID: 3215240102	\$3,309.30
10/03	Chase Quickpay Electronic Transfer 5700628866 From Adultonesie, LLC	250.00
10/03	Amznitr11Zll Marketplac E7Lbfdocjwfpvpu CCD ID: 2810624246	62.98
10/17	Amzniubqxtz4 Marketplac Wp5Oedfgndd3Uae CCD ID: 3215240102	3,088.38
10/17	Amzniub17Wrz Marketplac Xmw1Dbmxbpgbceo CCD ID: 2810624246	84.53
10/31	Amzniuvr3Stg Marketplac Qbrjypxtfqj9M3 CCD ID: 3215240102	3,508.75
10/31	Amzniuv1Dtwq Marketplac Wkggruho09Swlesq CCD ID: 2810624246	137.53
<b>Total Deposits and Additions</b>		<b>\$10,441.47</b>

#### ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
10/03	Non-Chase ATM Withdraw 10/01 7525 W Thunderbird Peoria AZ Card 8183	\$163.00
10/03	Card Purchase 10/02 Shell Oil 57442495602 Peoria AZ Card 8183	35.10
10/03	Non-Chase ATM Withdraw 10/03 7525 W Thunderbird Peoria AZ Card 8183	403.00
10/04	Card Purchase 10/03 Arizona Publicsrvezpa 800-253-9405 AZ Card 8183	552.95
10/04	Card Purchase 10/03 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 8183	39.23
10/04	Card Purchase 10/04 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 8183	70.62
10/04	Card Purchase 10/04 Dtv*Directv Service 800-347-3288 CA Card 8183	313.76
10/05	Card Purchase 10/04 Landscape Lighting Wo 813-978-3700 FL Card 8183	69.91
10/05	Card Purchase 10/04 Neway Packaging Corp 310-898-3400 CA Card 8183	176.69
10/05	Card Purchase 10/05 Cox*Phoenix Comm Serv 602-277-1000 AZ Card 8183	126.23
10/05	Card Purchase W/Cash 10/05 Bashas' #120 Peoria AZ Card 8183 Purchase \$53.87 Cash Back \$100.00	153.87
10/05	Card Purchase 10/05 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 8183	16.52

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October 01, 2016 through October 31, 2016

Account Number: 000000787353536

**ATM & DEBIT CARD WITHDRAWALS** (continued)

DATE	DESCRIPTION	AMOUNT
10/06	Card Purchase 10/05 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 8183	18.41
10/06	Card Purchase 10/05 Aliexpress 408-748-1200 DE Card 8183	18.97
10/06	Card Purchase 10/05 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 8183	22.59
10/06	Card Purchase 10/05 North Valley Ent Phoenix AZ Card 8183	290.00
10/06	Card Purchase 10/06 Domino's Pizza 7662 734-930-3030 AZ Card 8183	36.62
10/06	ATM Withdrawal 10/06 8366 W Thunderbird Rd Peoria AZ Card 8183	500.00
10/07	Card Purchase 10/07 Dtv*Directv Service 800-347-3288 CA Card 8183	112.79
10/11	Card Purchase 10/07 Arizona Publicsrvezpa 800-253-9405 AZ Card 8183	362.95
10/11	Card Purchase 10/10 AT&T*Bill Payment 800-331-0500 TX Card 8183	580.00
10/19	Card Purchase 10/17 Big Bamboo Tortola Card 8183	108.00
10/19	Non-Chase ATM Withdraw 10/19 *Parcel #6D Cruz Bay St. John Card 8183	305.00
10/20	Card Purchase 10/18 Ageless Men'S Health AZ Glendale AZ Card 8183	240.00
10/20	Card Purchase 10/18 Starfish Market St John Card 8183	196.87
10/20	Card Purchase 10/18 The Longboard St John Card 8183	67.00
10/21	Card Purchase 10/19 Duty Free Stt Branch 340-6263039 Card 8183	61.00
10/21	Non-Chase ATM Withdraw 10/21 *Parcel #6D Cruz Bay St. John Card 8183	405.00
10/24	Card Purchase 10/21 The Beach Bar 340-777-4220 Card 8183	100.00
10/24	Card Purchase 10/20 The Beauty Lounge St. John Card 8183	155.00
10/24	Card Purchase 10/20 Pig And Rooster 340-7766638 Card 8183	50.00
10/24	ATM Withdrawal 10/24 8366 W Thunderbird Rd Peoria AZ Card 8183	500.00
10/25	Card Purchase 10/21 Starfish Market St John Card 8183	164.26
10/27	Card Purchase 10/25 Quiznos #5538 Phoenix AZ Card 8183	20.09
10/27	Card Purchase 10/26 Chevron 0209456 Glendale AZ Card 8183	9.98
10/27	Card Purchase 10/26 Chevron 0209456 Glendale AZ Card 8183	49.44
10/27	Card Purchase 10/26 City Services Glendal 623-930-3190 AZ Card 8183	183.65
10/28	Card Purchase 10/26 Ageless Men'S Health AZ Glendale AZ Card 8183	15.00
10/31	Card Purchase With Pin 10/31 Bashas' #120 Peoria AZ Card 8183	63.68
<b>Total ATM &amp; Debit Card Withdrawals</b>		<b>\$6,757.18</b>

**ATM & DEBIT CARD SUMMARY**

Steve Pandi Card 8183

Total ATM Withdrawals & Debits	\$2,276.00
Total Card Purchases	\$4,481.18
Total Card Deposits & Credits	\$0.00

ATM &amp; Debit Card Totals

Total ATM Withdrawals & Debits	\$2,276.00
Total Card Purchases	\$4,481.18
Total Card Deposits & Credits	\$0.00

**FEES**

DATE	DESCRIPTION	AMOUNT
10/05	Service Charges For The Month of September	\$104.00
<b>Total Fees</b>		<b>\$104.00</b>

You were charged a monthly service fee of \$20.00 this period. You can avoid this fee in the future by maintaining a relationship balance (combined business deposits) of \$50,000.00. Your relationship balance was \$626.00.





October 01, 2016 through October 31, 2016  
Account Number 000000787353536

### DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
10/03	\$3,027.47	10/11	-538.64	10/24	446.40
10/04	2,050.91	10/17	2,634.27	10/25	282.14
10/05	1,420.21	10/19	2,221.27	10/27	18.98
10/06	517.10	10/20	1,717.40	10/28	3.98
10/07	404.31	10/21	1,251.40	10/31	3,586.58



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### SERVICE CHARGE SUMMARY

Maintenance Fee	\$20.00
Excess Product Fees	\$0.00
Other Service Charges	\$34.00
<b>Total Service Charges</b>	<b>\$54.00</b>

Will be assessed on 11/3/16

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	39
Deposits / Credits	6
Deposited Items	0
<b>Total Transactions</b>	<b>45</b>

Chase Performance Business Checking allows up to 350 checks, deposits, and deposited items per statement cycle.  
Your transaction total for this cycle was 45.

### SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/ UNIT	TOTAL
Your Product Includes					
<b>ACCOUNT 000000787353536</b>					
Monthly Service Fee	1			\$20.00	\$20.00
Transactions	45	350	0	\$0.00	\$0.00
<b>Subtotal</b>					<b>\$20.00</b>
<b>Other Fees</b>					
ATM - Non Chase Withdrawal	4	0	4	\$0.00	\$0.00
Insufficient Funds/Overdraft Item Paid	1	0	1	\$34.00	\$34.00
<b>Total Service Charge (Will be assessed on 11/3/16)</b>					<b>\$54.00</b>
<b>ACCOUNT 000000787353536</b>					
Monthly Service Fee	1				
Transactions	45				
ATM - Non Chase Withdrawal	4				
Insufficient Funds/Overdraft Item Paid	1				



October 01, 2016 through October 31, 2016  
Account Number 000000787353536

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:** Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS:** Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC